

month. He may reasonably count on interest for a while. Cases have been known in which he has pulled out his interest at maturity, friends of the borrower coming to the rescue to avoid default. But the help of a chummy in business if he may be known to have white customers. If his white loans are dispersed with view to advertisement, it may be that his reputation for knowing his business loses nothing by such loans. Even though the advances may be separately small, the aggregate must reach a considerable total. Whatever the amount, it comes close to being a long investment. If there is a limit to the capability or capacity of the average colonist here for contracting debt, it has apparently not yet been reached.

TROPICAL CLIMATE VS. BUSINESS.

While a certain eagerness for trade and fair diligence in working for it may be observed, the initiative and artificial quality of local life act as something of a barrier even in that respect. It may be that certain houses could command certain lines in any case, and that the native is no more to be hustled here than in other parts of the East. Yet trade conditions here differ materially from those in places where business is done through compradors. Chinese who can command business prefer their own establishments. European houses employ Chinese and reach many of their customers through them, but the employees are clerks rather than directors. The burden of management and operation falls on Europeans. A newcomer pushing for business and surmounting domestic and foreign obstacles, and the trifling expense which an easy-going climate imposes, may at first feel disgusted that the completion of a contract, perfectly understood and needing only signatures, is shut off abruptly at the minute of 4 o'clock. In order that the party of the local part may not miss an engagement for cricket or tennis, the contract may mean as much money to one party as the other, and the one who will not let the cricketers wait while he signs his name may have promises to pay scattered broadcast, some of them closing in on him, but at the hour of sport, sport has the call, and its demands are inexorable. It seems as if some men would go bankrupt rather than fail to get punctually into their field flannels. They are gentlemen of England here, and intend to hold that title at all hazards.

Reluctant as colonists may be to admit that in their course of living they bow to influence to which they regard themselves superior, the signs are unmistakable that in the English, as in the native, the native view, one had better be away than in the native. It is all important to stand well in native eyes, and when that standing can be acquired by outward show the wonder is less that men make the show than that they contrive to carry it through with so little discredit. European caste here rests not at all upon antecedents. It is an article made to order on the spot. It comes from material at hand, and adapted to an environment intensely Oriental. The bars are not easily let down for one who would make a modest beginning. He should start to count his dollars; appear careless of expense, though deep in the pocket; send his equipages out on the esplanade on Sunday afternoon, well furnished, sleek and shining, visible and sufficient proof that the world and he continue on most excellent terms, and draw otherwise as long a bow as circumstances require to command the attention of the natives necessary to bring native grist to his mill.

LUXURIES QUITE RESPECTABLE. Local limitations oppose the extravagances which aspiring social life may reach where demands are more varied. Comparing station with station, a man in England who accumulated yearly debts as great as his income might, in that operation, borrow several times the money that one would borrow here and not seem more extravagant. Social entertainment is simple, most of it occurs in daylight, and it rarely involves large outlay. Official functions are the most pretentious, and allowance from public funds pay for them. Clubs cost little compared with the home article. The suburban character of life takes men home at dusk, and seldom draws them out again. Advertisement by the principal hotel keeper for a noble American barkeeper implies little rebuffs upon residents, whose example in that regard is not set at a hotel bar. It defines rather the sort of degradation to which the homeless are subject when the choice is forced upon them after dark of surveying on one side a settlement deserted and asleep as to its European quarter, and the other a spot glaring with light, but unpeopled and cheerless. Fashion decreases that when residents venture out in the evening the man shall go uncovered. He escapes thereby the cost of silk or opera hats, although whether or not that means a saving may be doubted in view of the flower garden and ostrich farm combinations in which the women luxuriate. Antiques have their night diversions, which would go bankrupt if they relied on all European help. Even the novelty of "Hamlet," played with song and double shume by a Parsee troupe blazing with jewels, bestowed, according to advertisement, by sultans and maharajahs, does not tempt a second hearing, and between tramp professionals and amateurs blighted in the bud, the rarity of European performance is its saving merit. Extravagance imposed by the necessity of genteel living are the kind to which life in Singapore is rigorously subject. If they may not be peculiar to this settlement or colony, they prove here, as wherever they are indulged, insidious, plausible and most difficult to combat. An Englishman who may drift from home or from sundry wanderings, fairly convinced that life for him was a mistake, and seeing here opportunity to rectify it, may hardly be expected to let the chance slip. Singapore provides so good a school for getting on, and turns out so many pupils so many who in most places might be casting accounts and transcribing notes for others all their lives, that nothing could be more natural than that the speedy ascent of the social scale to which local conditions invite them. One may hear of men on whose behalf so-called families have instructed a bank to pay all bills issued for any kind of colonial indulgence. This means that a family will pay bills to keep a wayward member a colonist. There is an understanding with steamship companies which prevents his getting passage home by ship. That is the only restraint upon his liberty to spend all he likes. Those who would keep him company and do not have the means to do so, at command, often become acquainted with grief, but that applies to only the normal percentage. The burden of personal debt is carried by those who live respectably, who they think get no more than they deserve when they are able to do that, and who generally make accounts balance properly in time, unless fortune always comes down, as quick to unsettle notions grown in lands where inclement seasons foster thrift, and give point to moral precept.

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It must be said that the English of lowly origin adapt themselves to gentler station much more gracefully than do their American cousins who venture here. The number of Americans is comparatively small, and individual instances of misbehavior gain prominence on that account. When one of the representatives of that number distributed debts to persons living among tradesmen and money lenders, and his local estate at his death paid only 47 cents on the dollar, American credit and reputation suffered. He had a life insurance policy, issued at home, but from that and other home assets his family contributed nothing whatever toward the settlement of his affairs here. He might have pulled out if given time, and possibly the few other Americans who have run some such course reckoned no more with death at the beginning than did he. There are doubtless those whose estates would not now settle better, and whose home assets would be as closely reserved for home use; and who will live to pull themselves out as others have done before them by the American instance was so conspicuous and it could be so ill afforded by the scant colony here that it has put American enterprise and credit at positive disadvantage.

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Answer: House of Representatives, Washington, D. C. 2, about 24 by 30 inches.

Who is Governor General of Canada? 2. How many public school children are there in Indiana? 3. Who is chief editor of the Chicago Tribune?—H. B.

Answer: The Earl of Minto. School enrollment, 564,807. 2. Robert W. Patterson.

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MODERN FABLES BY GEORGE ADE.

The Modern Fable of the Manoeuvres of Joel and the Disappointed Orphan Asylum.

Copyright, 1902, by Robert Howard Russell.

An old Resident who owned a Section of Improved Land and some Town Property besides was getting too feeble to go out and roam the Hired Hands so he turned the job over to his son. This son was named Joel. He was foolish, the same as a Fox. Any one who got ahead of Joel had to leave a 4-30 Call and start on a Lope. When it came to Skin Games, he was the original High-Binder.

Joel took the Old Gentleman aside one Day and said to him, "Father, you are not long for this World. I have seen the Probate Court, I think you ought to cut up your Estate your own self and then you will know it is done Right."

"How had I better divide it?" asked the Old Gentleman.

"You can put the whole Shooting-Match in my Name," suggested Joel. "That will

Clothes, the same as all the others are wearing, and if you oversleep yourself in the Morning, a Man will come around and call you."

"You need not call it that unless you want to," said Joel. "If you choose, you may speak of it as the Home for Aged Persons who got Foolish with their Fountain Pens."

So Joel put his Father into the Spring Wagon and hauled him over the Hills to the Charity Pavilion where all the Old Gentleman had to do was to sit around in the Sun looking at the Pictures in last year's Illustrated Papers and telling what a Chump he had been.

But sometimes a Man is not all in, simply because he looks to be wrinkled and doddering. Joel's Father had a few Things coming to him. Although he had been double-crossed and put through the Ropes, he still had a Punch left. He sent for a Lawyer who was even more Crafty than the one employed by Joel and he said to him: "There is a Loop-Hole in every Written Instrument, if one only knows how to find it. I want you to set aside that fool Deed."

Next Day the Lawyer came for him in a double-seated Carriage and said: "They forgot to put on a Revenue Stamp and so the Transfer is off."

"And do I get all of my Property back again?" asked the Old Resident.

"You get half and I get half," was the Reply of the Lawyer.

"Give me mine," said the Old Resident.

"I'm from Wisconsin and I want it in the Hand. Whatever I own from this time on, I carry right in my Clothes and any Relative who separates me from it will have to set his Request to Music." Then he went to a Physician.

"Doc," he says, "they are counting 9 on me but I figure that before I cash in I have

save a lot of Writing. Then if any other Relative need anything, they can come to me and try to borrow it."

Joel sent for a Cut-rate Shyster who brought a bundle of Papers tied with a Green Braid and assured the Old Gentleman that the Proceeding was a Mere Formality. When a Legal Wolf wants to work the Do-Do on a Soft Thing he always springs that Gag about a Mere Formality.

Joel and the Shyster moved the Old Gentleman up to a Table in the Front Room and put a Cushion under him and slipped a Pen into his Hand and showed him where to Sign.

After he got through filling the Blank Spaces with his John Hancock, he didn't have a Window to hold or a Fence to lean on. He was simply sponging on Joel.

This went on for about a month and then Joel bent to Fret.

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So he went to the Old Gentleman and said: "Father, I know the Children may annoy you a good deal; they make so much Noise when they play House. Sometimes we want to use the Piano after it is your Bed-Time and of course that breaks your Rest, so I have been thinking that you would be a lot better off in some Institution where they make a Specialty of looking after Has-Beens. I have discovered a nice, quiet Place. You will live in a large Brick Building with a lovely Cupola on top. There is a very pretty Lawn with Flower-Beds and also an ornamental Iron Fence, so that the Dogs cannot break in and bite you. You will be given a nice Suit of

moist and weak. Successive rollers and vacuum boxes press and dry out more moisture, big rollers heated with steam finally render it perfectly dry, and then it is run between finishing rollers of one sort or another, according to the exact kind of paper to be made. Rag, straw, cotton, hemp, bamboo and various other vegetable fibers are used to make the pulp, but the later paper-making processes are in the main the foregoing for substantially all sorts of paper.

Who were the candidates for President and Vice President in 1900 on the Socialist ticket and what was their platform?—F. M. S.

The Socialist Labor nominees were Joseph P. Malloney and Valentine Remmel, respectively. The platform declared that "private property in the natural sources of production and in the instruments of labor is the obvious cause of all economic servitude," and demanded "the restoration of the land and of all the means of production, transportation and distribution to the people as a collective body," and the substitution of the co-operative commonwealth for the present order. The Socialist Democrats put forward Eugene V. Debs and Job Harriman, and declared the supreme policy of America to be the contest between workers and capitalists for the possession of government. They announced their purpose to establish a co-operative commonwealth and demanded reduction of the hours of labor, employment of the idle on public works, for which the public credit should be utilized, free use of inventions, national labor legislation and insurance of working folk against accidents, lack of employment and want in old age, equal rights for men and women, adoption of the initiative and referendum, and the right of recall of representatives by voters, and abolition of war.

An Old Controversy. Springfield Republican.

Any one happening around the statue of Charles in London on Thursday would have noticed it covered with wreaths. The day was the anniversary of the execution of the Stuart King by "rebels." Speaking of controversies, there is a fine old one that isn't dead. The King's admirers show up every anniversary with their wreaths for the statue. Was it right to behead him?

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moist and weak. Successive rollers and vacuum boxes press and dry out more moisture, big rollers heated with steam finally render it perfectly dry, and then it is run between finishing rollers of one sort or another, according to the exact kind of paper to be made. Rag, straw, cotton, hemp, bamboo and various other vegetable fibers are used to make the pulp, but the later paper-making processes are in the main the foregoing for substantially all sorts of paper.

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The Socialist Labor nominees were Joseph P. Malloney and Valentine Remmel, respectively. The platform declared that "private property in the natural sources of production and in the instruments of labor is the obvious cause of all economic servitude," and demanded "the restoration of the land and of all the means of production, transportation and distribution to the people as a collective body," and the substitution of the co-operative commonwealth for the present order. The Socialist Democrats put forward Eugene V. Debs and Job Harriman, and declared the supreme policy of America to be the contest between workers and capitalists for the possession of government. They announced their purpose to establish a co-operative commonwealth and demanded reduction of the hours of labor, employment of the idle on public works, for which the public credit should be utilized, free use of inventions, national labor legislation and insurance of working folk against accidents, lack of employment and want in old age, equal rights for men and women, adoption of the initiative and referendum, and the right of recall of representatives by voters, and abolition of war.

An Old Controversy. Springfield Republican.

Any one happening around the statue of Charles in London on Thursday would have noticed it covered with wreaths. The day was the anniversary of the execution of the Stuart King by "rebels." Speaking of controversies, there is a fine old one that isn't dead. The King's admirers show up every anniversary with their wreaths for the statue. Was it right to behead him?

Deep lies the snow on wood and fields; Gray stretches overhead the sky; The streams, their lips of laughter sealed, In silence wander slowly by. That sing of buds and leaves and flowers: Dreams of that day when from the south Comes April, M. at first who came. To hold the bare trees in her name, And blow it into fragrant flame. Frank Dempster Sherman, in February Atlantic.

Winter Dreams.

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